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LETTER FROM THE PRESIDENT AND GENERAL SECRETARY

Susan Brennan
World YWCA President

Nyaradzayi Gumbonzvanda
World YWCA General Secretary
Invest in women. Involve all women. Protect our community. Drawn from the YWCA’s Nairobi 2007 Call to Action on HIV and AIDS, this simple call echoes the key messages the World YWCA has used to frame the efforts illustrated in this annual report. In its advocacy messages, the World YWCA called for an increased investment in women and girls, an end to stigma and discrimination and for governments, civil society and community leaders, including women leaders, to ensure the safety and security of women and girls.

Calling for an increase in investment may sound irrational in the difficult financial times we now face. The current global financial crisis has had an impact on families, communities, businesses and governments around the world—but the World YWCA believes that properly resourcing programmes that reach women and girls is crucial in order to end poverty and ensure security. Through the Power to Change Fund, the World YWCA’s granting mechanism launched in March 2009, the World YWCA hopes to resource eligible member associations so that they can continue to provide services and programmes for women and girls in their communities.

The World YWCA holds itself accountable to its key messages. In this report, we show how the World YWCA involved women, including young women, in designing solutions to the challenges they face. By building women’s leadership through workshops, training sessions and opportunities to participate on global platforms, the World YWCA ensured women and young women are involved in contributing to the solutions that can create change in their community. From the International AIDS Conference in Mexico to the International Colloquium on Women’s Empowerment in Liberia, women, including young women and women living with HIV, brought the YWCA message to the world.

In October 2008, the World YWCA Board announced the theme for the next World YWCA Council to be held in Switzerland in 2011. The theme is ‘Women Creating a Safe World’ and it speaks to the very core of the World YWCA vision—a fully inclusive world where justice, peace, health, human dignity, freedom and care for the environment are promoted through women’s leadership. As the World YWCA prepares for World Council, we invite the YWCA movement and partners to reflect on what safety and security means for women and girls.

A safe world for women is one where women’s human rights, including their sexual and reproductive rights, are protected. In commemoration of the sixtieth anniversary of the Human Rights Declaration, the World YWCA dedicated the annual YWCA-YMCA Week of Prayer to reflecting and celebrating human rights from a faith perspective. Working to promote human rights implies not only reaching out and loving our neighbor, but also serving our neighbor.

This annual report illustrates the impact the World YWCA’s investment and involvement has had on women and member associations. By building capacity and providing tools for good management, the World YWCA supported member associations to effectively deliver services and programmes to the community.

The achievements described in this reporting period would not have been possible without the dedicated support of board members, staff, volunteers, partners, donors and YWCAs around the world.

With deep gratitude, we thank you for your support.
Susan Brennan, World YWCA President
Nyaradzayi Gumbonzvanda, World YWCA General Secretary
The World YWCA is a global network of women leading social and economic change in over 120 countries worldwide. It advocates for peace, justice, human rights and the environment, and has been at the forefront of raising the status of women for over a century.
ABOUT THE WORLD YWCA

The World YWCA develops women’s leadership to find local solutions to the global inequalities women face. Each year, it reaches more than 25 million women and girls through work in over 22,000 communities. Through advocacy, training and development the World YWCA empowers women, including young women, to lead social change.

This grassroots development experience shapes the organisation’s global advocacy agenda. The World YWCA work is inspired by Christian principles and a commitment to women’s full and equal participation in society. It is a volunteer membership movement inclusive of women from many faiths, backgrounds and cultures. The World YWCA affirms that women’s human rights are universal, indivisible, interdependent and interrelated.

VISION:
A fully inclusive world where justice, peace, health, human dignity, freedom and care for the environment are promoted and sustained through women’s leadership.

PURPOSE:
The purpose of the World YWCA is to develop the leadership and collective power of women and girls around the world to achieve justice, peace, health, human dignity, freedom and care for the environment.

STRATEGIC FRAMEWORK 2008 - 2012:
The 2008 – 2009 reporting period runs from April 2008 to March 2009 and is the first year of implementation for the strategic framework adopted by the World YWCA Council in 2007. While the strategic areas of focus have remained almost the same compared to the previous quadrennium, the goals of the organisation have been redefined as:

Goal 1: Leadership development:
To build the leadership of women and girls to develop the most effective solutions to the issues affecting their lives and communities.

Goal 2: Advocacy and Services:
To promote social, economic, cultural, religious and political rights of women and girls through advocacy and related programmes and services particularly in the following priority areas:
- Sexual and reproductive health and rights and HIV and AIDS
- Violence Against Women, women’s human rights
- Peace with justice
- Economic empowerment and environmental sustainability

Goal 3: Good Governance and Accountability:
To ensure YWCAs function at the highest level of organisational accountability, effectiveness and efficiency.
HIGHLIGHTS: APRIL 2008 - MARCH 2009

BORN FREE, BORN EQUAL: CELEBRATING HUMAN RIGHTS

The World YWCA and the World Alliance of YMCAs held a joint Week of Prayer and World Fellowship from November 9 - 15, 2008 with the theme ‘Born Free, Born Equal – Celebrating Human Rights’. The human rights theme was selected to resonate with the sixtieth anniversary of the Universal Declaration of Human Rights—also marked in 2008—and highlight how the Scriptures call for a commitment to protect freedom and justice.

In a message to YWCAs and YMCAs, World YWCA President Susan Brennan reminded the movements about the importance of protecting human dignity, “Working to promote human rights implies reaching out and loving our neighbour, but also serving our neighbour. This requires us to not only serve those in need, but also to look for the root causes of the suffering, to look for the different structures that produce injustice and to work actively to overcome those structures.”

For over a century, the two movements have issued a joint call to prayer in the second week of November as an important reminder of the spiritual vision that drives their efforts to create a better world for all people. “Founded on Christian faith, the World YWCA and the World Alliance of YMCAs believe that every human being is created in the image of God and that God loves every human being without condition. Thus, the dignity of every human being is a gift from God,” said Brennan.

CEDAW: GLOBAL ACTION TO PROTECT WOMEN

The World YWCA attended the forty-second and forty-third CEDAW sessions that reviewed country reports including those of Armenia, Belgium, Canada, El Salvador, Haiti, Myanmar and Rwanda. The World YWCA co-hosted the CEDAW Committee during both sessions and advocated for a stronger focus on women’s rights in the HIV response and a stronger synergy between CEDAW and UN Security Council Resolution 1325.

The 2007 World YWCA Council adopted a resolution requesting member associations to place emphasis on CEDAW implementation as an affirmation of the movement’s commitment to global action for women. The YWCA of Papua New Guinea (PNG) responded by chairing the National Family and
Sexual Violence Committee. Under its leadership, this committee helped to modify the criminal code of PNG to address sexual offences against women and girls and to expand the definition of rape, including criminalising marital rape and sexual offences involving young people. As an outcome of this work, the YWCA of PNG has been invited to participate in the National Law and Justice Policy.

**WORLD YWCA DISCUSSES THE POWER OF MOVEMENTS AT AWID FORUM**

A World YWCA delegation joined 2000 women’s rights leaders and activists from around the world to discuss the power of movements at the Association for Women’s Rights in Development (AWID) Forum in November 2008 in Cape Town, South Africa.

The World YWCA led an interactive panel session entitled, ‘Lessons learned from a first generation women’s movement: What has kept the World YWCA alive?’ The panel of young and established women activists looked critically at the YWCA as one of the world’s largest women’s movements. The session elaborated on lessons learned from how the movement has evolved and sustained itself while exploring the inter-generational issues faced by women’s organisations and the women’s movement.

The World YWCA delegation at AWID was involved in a range of panel sessions, book receptions and took part in a march through the streets of Cape Town that called for an end to violence against women.

**WORLD YWCA PRESIDENT VISITS SRI LANKA, OPENS NEW CENTRE FOR WOMEN**

World YWCA President Susan Brennan made an official visit to the YWCA of Sri Lanka in October 2008 to attend its twentieth Triennial Council as guest of honour. Established in 1882, the YWCA of Sri Lanka provides services for women and girls across Sri Lanka and has supported many survivors of the 2004 Asia tsunami. Brennan received a warm welcome from Indraneela Ferando, National President, YWCA of Sri Lanka, and Lakshmikanthi Rupesinghe, National General Secretary, as well as staff and members of several local associations. Brennan also officially opened a new YWCA centre for women survivors of rape and violence. The Hope and Healing Centre is situated in the eastern region of Sri Lanka where conflict has been widespread for over 20 years.
GOAL 1: 
To build the leadership of women and girls to develop the most effective solutions to the issues affecting their lives and communities.
GOAL 1: LEADERSHIP DEVELOPMENT

FOSTERING SHARED LEADERSHIP IN COMMUNITIES

One of the key results the World YWCA hopes to achieve within its Strategic Framework 2008-2012 is to develop the capacity of women in the YWCA to influence change at community, national and global levels. To do so, YWCA women must be part of decision-making bodies. Women’s meaningful participation in decision-making has been recognised as key to reducing poverty and promoting gender equality. In the 2008/2009 Progress of the World’s Women report, UNIFEM revealed that there are now more women in government than ever before.

Although more women are entering government and participating in decision-making at the national level, the percentage of women to men still remains low at a global average of 18.4 percent. To increase the ratio of women to men in decision-making, women’s leadership must be built and promoted at multiple levels: in the community, at home and with young women.

To ensure newly affiliated associations are equipped to build women’s leadership within their communities, the World YWCA invited leaders, including young women, from six of the newest member associations to an International Training Institute in November 2008. Established over five decades ago and held at least once a quadrennium, the International Training Institutes provides member associations training on advocacy and opportunities to develop leadership skills. Twenty-one women spent seven days with World YWCA staff and volunteers building skills on programme planning, monitoring and evaluation, fundraising and communications. Understanding the key advocacy areas of the World YWCA was central to the training and the women learnt how to advocate and raise awareness on sexual and reproductive health and rights, HIV and AIDS, violence against women and peace with justice.

The YWCA of Denmark co-hosted the European Regional Meeting held in October 2008 in Arhus. Focused on migrant women, the biennial meeting offered YWCAs in Europe an opportunity to meet and assess their regional work through reports, policymaking, strategising, training and sharing.
**Young Women’s Leadership: Include Us, Don’t Patronise Us**

As the YWCA movement has a constitutional mandate to allocate 25% of all decision-making positions to young women aged 30 years and under, young women play a central role in sustaining the work of the World YWCA. In 2008, young women participated in many activities of the World YWCA and provided insightful and meaningful leadership. The World Bank reports that 1.3 billion youth live in developing countries alone. Youth participation in guiding and influencing policy is therefore crucial for states to ensure sustainable economic growth and development. The World YWCA took advantage of several opportunities during the reporting period to call for young women’s involvement and to highlight issues young women face.

In partnership with other youth organisations, the World YWCA organised the youth pre-forum during the Sixth Africa Development Forum held in Addis Ababa, Ethiopia in November 2008. With the theme ‘Youth leadership in Gender Re-socialization, Ending Violence Against Girls and Young Women and Building a Culture of Peace in Africa’, young women and men explored the difficult realities of violence against women, including sexual violence in the context of conflict and post-conflict situations.

Six young women from the YWCAs of Ethiopia, Liberia and Zimbabwe participated in the youth pre-forum, which ended with a strong call for greater awareness and understanding of the roles of boys and men in perpetuating violence and their potential influence and responsibility in breaking the cycle violence. The youth pre-forum also provided an opportunity for youth to prepare and strategies for their participation at the International Colloquium on Women’s Empowerment, Leadership Development, International Peace and Security (March 2009) at which the World YWCA co-hosted a youth pre-forum.

Co-convened by President Ellen Johnson-Sirleaf of Liberia and President Tarja Halonen of Finland, the 2009 International Colloquium on Women’s Empowerment, Leadership Development, International Peace and Security, held in Monrovia, Liberia, aimed to increase the effectiveness of women’s leadership by linking key women leaders with their peers from around the world to share and strategies on peace and security and women’s leadership. The World YWCA ensured that young women were present and had meaningful participation at the high level gathering.

The youth pre-forum proved particularly successful in identifying key issues young women face in relation to peace and security and the young women drafted a strong statement for the Colloquium. Read in plenary by Lotaya Smith, YWCA of Barbados, the youth statement presented recommendations in education, sexual and reproductive health and rights and HIV and AIDS, economic empowerment, women’s leadership, migration, climate change and peace and security.

The statement concluded with a passionate call for leaders to protect and not smother young women leaders. “Weep with us, but do not pity us,” the statement said, “Educate us, but do not judge us. Include us, do not patronise us. Give us space to make our own mistakes. Listen to us. Trust us. Respect us. Invest in us.”

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1 World Development Report 2007: Development and the Next Generation

Watch the General Secretary’s World YWCA Day message on youtube.com/worldywca
When Leanne Baumung of the YWCA of Hawaii, USA and Joy Yakubu of the YWCA of Nigeria touched down in Geneva, Switzerland for the one year World YWCA internship programme, they had no idea how much the experience would shape their future. Leanne, who worked in the programme department, developed her advocacy skills through visits to Palestine, Tanzania, and South Africa along with time at the Human Rights Commission and in CEDAW meetings. On returning to Hawaii, she decided to share her leadership skills with her YWCA and is currently working for the YWCA of Kauai as Coordinator for Youth Services running a youth leadership course. “I feel I have the opportunity to pass on what was given to me the year I was an intern at the World YWCA,” reflected Leanne. “I have an opportunity to allow young people to take their own space, to give them the trust and the encouragement and help them get the tools they need to bring their visions to reality. I also carry with me the global perspective of the YWCA movement and the feeling of connection to a powerful membership movement.”

Joy worked in the communications department and had the opportunity to travel to Ghana, Albania and France. Now completing her studies in Nigeria, Joy works as a freelance producer for television documentaries and commercials while also volunteering at her local YWCA and with the Nigerian ‘Pro PEACE’ movement.

“The year I spent at the World YWCA will always be memorable. It comes into play in almost everything I embark upon. It was a journey of self-discovery as it broadened my perspective on women’s issues and deepened my knowledge and understanding on the essence of the work we do, no matter how small, and the effect it has on our lives as individuals, our immediate families and our communities. My internship at the World YWCA has informed some of the decisions I have taken and will take, and it also positively changed my outlook on things and a change in outlook might just be what is needed to actually make a difference.”

Ar Ram Lee (YWCA of Korea) and Margaret Nakakande (YWCA of Uganda) served as World YWCA short-term interns at the fifty-third commission on the Status of Women in New York (March 2009). “I learned a lot from the internship. It was a good opportunity for young women who wish to gain international experience in the field of women’s rights,” said Ar Ram Lee.

“The CSW enhanced my capacity on how to lobby for resources and it exposed me to different ways to do effective advocacy. This was through the diverse experiences shared in the various side events at the CSW,” reflects Margaret. “It improved my communication skills because I had to share my own experiences in YWCA of Uganda with delegates from different countries.”
GOAL 2:
To promote social, economic, cultural, religious and political rights of women and girls through advocacy and related programmes and services.

European YWCAs Regional Workshop on HIV and AIDS, Durres, Albania.
GOAL 2: ADVOCACY AND SERVICES

SEXUAL REPRODUCTIVE HEALTH AND RIGHTS AND HIV AND AIDS

INVESTING IN WOMEN KEY TO GLOBAL HIV RESPONSE

The World YWCA, compelled by the urgency of the feminisation of HIV and AIDS in many regions of the world, convened the International Women’s Summit on Women’s leadership on HIV and AIDS in 2007—the first international conference on women’s leadership and HIV and AIDS. The Summit concluded with the Nairobi 2007 Call to Action that identified 10 areas of action that if addressed could create change in the lives of women and girls around the world, including women living with HIV.

During the reporting period, the World YWCA continued to promote the Nairobi 2007 Call to Action on HIV and AIDS particularly the three actions on investing in women, ensuring security and ending stigma and discrimination. In June 2008, the World YWCA took a firm message to the United Nation’s High Level Meeting on HIV and AIDS calling on United Nations member states to invest in women. In a side event on ‘Financing and Resourcing Gender Equality and Women’s Empowerment in the context of HIV and AIDS’ organised by the World YWCA in partnership with UNIFEM, the Global Coalition on Women and AIDS and Church World Service, the World YWCA called for adequate resources to be made available to support the capacity of women and girls to continue to be agents of change on HIV and AIDS. Noting that for holistic solutions to be achieved, funding must go beyond financing traditional HIV and AIDS programmes, the World YWCA suggested funding should include programmes and actions that empower women and girls as a strategic solution to reducing the impact of HIV and AIDS.

The World YWCA also lobbied for young people while at the High Level Meeting on HIV and AIDS and signed a joint statement that called on the United Nations Secretary General not to forget about young people as member states work towards achieving the targets set out in the Declaration of Commitment on HIV and AIDS.

WORLD YWCA AT THE XVII INTERNATIONAL AIDS CONFERENCE

With a delegation of 29 women from 23 countries, the World YWCA took its message on women and HIV to the XVII International AIDS Conference held in Mexico in August 2008. The delegation, which included HIV-positive women and young women, called for an increased investment in women and girls as a strategy to reducing the impact of HIV and AIDS.

The International AIDS Conference (IAC) is the largest and most comprehensive gathering of organisations focused on HIV and AIDS. For the World YWCA, the
conference is an important opportunity to meet decision-makers, learn about new trends and ideas, share best-practices, network and advocate on women’s issues relating to HIV and AIDS. The theme of the conference, ‘Universal Action Now’, urged governments, civil society and activists to double efforts to achieve the ambitious targets set in the Universal Declaration of Commitment on HIV and AIDS.

The World YWCA served on the Conference Coordinating Committee (CCC) of the IAC, representing women, young people and faith-based organisations. The World YWCA began preparing the YWCA movement for the conference by facilitating a series of workshops that promoted and explored the intricacies of the IAC. The workshops were held in Mexico, Ghana and Albania. World YWCA outreach workshops increased general awareness of the IAC and built specific skills on developing communication products, strategic planning and advocacy. Tailored to meet local realities, the workshops trained participants to effectively communicate the challenges and successes of their HIV programmes.

Abstracts prepared at the workshops were submitted to the IAC and authors of successful abstracts were invited to present their work through posters or on panels. Some successful authors also received scholarships to attend the prestigious conference. Nine YWCA abstracts were submitted, five accepted.

During the conference, the World YWCA was involved in over 50 different sessions at both the Ecumenical pre-conference and the IAC ranging from facilitating various workshops with key partners to hosting a satellite session, speaking on and chairing panels and plenary sessions to speaking at the women and girls march and rally. World YWCA delegates participated in the Women’s Networking Zone and engaged with conference delegates at the World YWCA booth.

The World YWCA served as a member of the Global Ecumenical Team (GET), responsible for setting overall direction, priority and policy for faith-based activities at the Ecumenical pre-conference. At the Ecumenical pre-conference, the World YWCA called on religious leaders to build on their relationship with people living with HIV as a strategy to end stigma and discrimination. Religious leaders were urged to adopt four strategies in an effort to end stigma:

- speak out about HIV
- accept, understand and empathise with people living with HIV
- acknowledge that people of faith are sometimes stigmatised and
- learn more about HIV

The delegation left Mexico with new skills and a broader perspective on HIV and AIDS. YWCAs that sent representatives to the conference have reported that their HIV and AIDS work has expanded as a result of the knowledge and skills their representatives gained at the conference.

Positive Women’s Forum Report launched

The World YWCA launched ‘Nothing About Us Without Us: a report from the HIV-Positive Women’s Forum’ at the XVII International AIDS Conference. The report evaluates the Positive Women’s Forum—an unprecedented meeting held on July 4, 2007 in Nairobi, Kenya as part of the International Women’s Summit on Women’s Leadership on HIV and AIDS. The report offers needed insight into the challenges positive women face and the solutions positive women leaders have to offer. Download ‘Nothing About Us Without Us’

www.worldywca.org/pwf2007
Glynis Alonzo-Beaton: General Secretary, YWCA of Guyana

“Attending AIDS 2008 was an eye opener for me in terms of how faith-based organisations and NGOs should be addressing the issue of HIV and AIDS. Before, I never really embraced the issue. I did not openly stigmatise people living with HIV, but now I realise I was aiding and abetting the spread of HIV because I saw HIV as ‘their’ issue and not mine.

Attending AIDS 2008 changed YWCA of Guyana programmes and services. There is now Sexual and Reproductive Health and Rights (SRHR) education in all YWCA programmes and services. We initiated a SRHR education programme at one of our branches and 90 percent of the participants are young women and men aged between 14 - 30. We started more dialogue with women living with HIV in order to have sustainable and meaningful programmes for women and young women living with HIV.

I think it’s important for YWCA women to attend international forums such as AIDS 2008. The knowledge you gain and experience gives you the impetus to consciously and wholeheartedly take action and feel closer to the issues HIV-positive people face.”

Jacqueline Mukamusana: General Secretary, YWCA of Rwanda

“AIDS 2008 was a great opportunity for me. While attending workshops and plenaries I was thinking how YWCA of Rwanda could improve our response to HIV and AIDS.

After the conference I felt even though YWCA of Rwanda was active in HIV and AIDS it was not enough. We have now created a new activity to assist our members and beneficiaries to know their HIV status by voluntary testing. It is also from AIDS 2008 we are adding sex workers to the list of our outreach work.

I learnt HIV and AIDS will not be reduced if we don’t work closely with groups which are marginalised, stigmatised and yet are at high risk of infection. It is very important to attend international forums like AIDS 2008, especially when you are involved in addressing HIV and AIDS in your community. You can be informed of all the updated information, policies, new learnings and new ways of responding to the issues. You learn about experiences from others and all this adds value and substance to your work.”
Through the conference, emerging issues and new strategies reached women working in local communities.

The World YWCA website was an important tool in creating awareness and focusing attention on women and girls during the conference. The day after the opening of the IAC, traffic to the World YWCA website peaked as the website was used as a source for news and updates from the conference.

SEXUAL AND REPRODUCTIVE HEALTH AND RIGHTS: REVISED STRATEGY

The importance of linking sexual and reproductive health and rights (SRHR) and HIV has become widely recognised. The World YWCA understands that in order to achieve the targets set in global initiatives such as the Declaration of Commitment on HIV and AIDS, the Millennium Development Goals (MDGs) and the International Conference on Population and Development (ICPD) Programme of Action (PoA), women need more than just information on HIV—women, young women and girls need access to comprehensive sexual and reproductive health services and programmes that empower them to make decisions about their own lives.

The World YWCA therefore strengthened its strategic plan by expanding its strategy on SRHR, HIV and AIDS. A global consultation on SRHR and HIV and AIDS including condom programming was held in Geneva in February 2009. Supported by the United Nations Population Fund (UNFPA), 40 women participated in the consultation and shared their experience and expertise on SRHR, HIV and AIDS and violence against women (VAW).

The outcomes of the consultation confirmed the importance of taking a comprehensive and integrated approach to SRHR and HIV with a particular focus on prevention.

The Global Strategy on SRHR and HIV and AIDS 2008 - 2012 recommends YWCAs to:

1. Develop leadership and strengthen capacity, especially with young women as champions and leaders around SRHR, HIV and VAW
2. Create a safe and inclusive space for women and girls
3. Provide comprehensive prevention including Comprehensive Condom Programming
4. Ensure documentation and quality monitoring and evaluation of YWCA programmes

By implementing effective programmes that respond to SRHR and HIV and AIDS YWCAs globally, can advance internationally agreed development goals such as the Declaration of Commitment on HIV and AIDS, ICPD and the MDGs. By tracking and monitoring the work of YWCAs, the World YWCA expects to develop good data and information on the impact of SRHR, HIV and AIDS and VAW on women in communities. This evidence will inform the content of the 2011 World YWCA Council and future direction of the movement. Lessons learnt and key findings will be shared with stakeholders, partners, donors and governments.
When the World YWCA delegation at the XVII International AIDS Conference called for women and girls to be kept on the agenda, YWCA of Mexico participants were amongst the loudest voices.

With AIDS 2008 taking place in Mexico, the YWCA was energised to be involved. “The importance of the event was immense and all national media were covering the event,” said Ana Maria Figueroa, President of YWCA of Naucalpan and Vice President of the YWCA of Mexico. “We had the opportunity to be interviewed and share our voices as representatives of the YWCA of Naucalpan and members of the global YWCA movement. Our voices were heard throughout Mexico.”

Attending AIDS 2008 also changed the way YWCA of Mexico and Naucalpan approach their programmes and services.

The YWCA of Naucalpan, Mexico offers workshops on personal development, safe sex and sexually transmitted infections (STIs) with a strong focus on female and male condoms. “The event increased our knowledge about the issues at the national level. Our strategy is now focused on continuing to influence young people to be sexually responsible and to provide information on how to prevent sexually transmitted diseases and HIV,” said Figueroa.

The World YWCA delegation, led by World YWCA President Susan Brennan, had the opportunity to visit the YWCA of Naucalpan. “It was an honour to be able to demonstrate how World YWCA priorities are implemented in our association. This visit was the biggest honour to the YWCA of Naucalpan and it strengthened our commitment to continue developing the leadership of women,” reflected Figueroa.
YWCAs AROUND THE WORLD

LEGEND

- **Member Associations**
  including Associations affiliated in July 2007
- **Developing Interest**
- **Other**

North America:
- 2 member associations

Caribbean:
- 12 member associations, 5 developing interest

Latin America:
- 10 member associations, 1 developing interest

World YWCA
women leading change
Europe:
26 member associations, 4 developing interest

Africa:
28 member associations, 7 developing interest

Asia:
16 member associations, 2 developing interest

Middle East:
4 member associations

Pacific:
8 member associations
VIOLENCE AGAINST WOMEN, WOMEN’S HUMAN RIGHTS

ELIMINATING VIOLENCE AGAINST WOMEN ADDED AS HALLMARK PROGRAMME

At least one out of every three women around the world has been beaten, coerced into sex, or otherwise abused in her lifetime. Violence against women (VAW) is a global problem and women and girls are susceptible to abuse and violence at every stage of their life. In October 2008, the World YWCA Board endorsed a proposal to make VAW a second hallmark programme for the YWCA movement. The elimination of all forms of violence against women and girls has always been a priority for the World YWCA, but the World YWCA now feels an obligation to strengthen efforts on advocacy and services that would ensure women and girls can live lives free of violence.

A desk study carried out by the World YWCA in 2008 on YWCA programmes responding to violence against women found YWCAs in 61 countries provide services for women facing violence and abuse. The study further reveals that the YWCA movement is strongest in prevention and education as 92 percent of associations include prevention and education initiatives in their VAW programming; 43 percent engage in advocacy with their governments; 34 percent provide counselling services to women facing violence and 26 percent provide crisis intervention and shelters. For many women, the YWCA represents a safe space. From shelters and safe houses run by YWCAs in the USA, Canada, Zambia and Sri Lanka, to campaigns to prevent trafficking championed by YWCAs in Finland, Belarus, Albania and Samoa, YWCAs around the world are committed to seeing an end to violence against women.

In a joint-statement drafted by the World YWCA to mark Human Rights Day in December 2008, the Alliance of Youth CEOs called for a special focus on violence against women—a phenomenon that prevents society from enjoying dignity and freedom. Noting that CEDAW and the Beijing Platform of Action, instruments that uplift women’s human rights, rely on the basic rights outlined in the Human Rights Declaration, the statement affirmed that the advancement of women is central to achieving human rights.

Violence against women is an extreme manifestation of gender inequality and has serious impacts on women’s health and well being. The World YWCA continues to make the link between violence against women, sexual and reproductive health and rights and HIV and AIDS. On International Women’s Day (2009), the World YWCA issued a statement calling on governments, international organisations and civil society to ensure that laws and policies that uphold women’s human rights are implemented in order to protect women from violence.

1 UNIFEM

The World YWCA and YWCA Canada held a workshop on violence against women at the fifty-third Commission on the Status of Women: ‘Beyond Shelter: an interactive discussion on strategies to prevent Violence Against Women’. Over 100 participants attended the workshop.
YWCA of Liberia - education and awareness building on gender based violence.
PEACE WITH JUSTICE

WOMEN’S PARTICIPATION KEY TO PEACE WITH JUSTICE

At the 2007 World YWCA Council, the YWCA of the Democratic Republic of Congo (DRC) introduced a motion to adopt a resolution that would mandate the YWCA movement to educate its members on United Nations Security Council Resolution 1325 on Women, Peace and Security. The Council adopted the resolution and called on YWCAs to promote UNSCR 1325 within the community and lobby their governments to implement its recommendations.

During the reporting period, several member associations faced insecurity and political instability in their countries. YWCA worked with the concerned associations to call for women to be included in conflict-resolution efforts. With the YWCAs in the Democratic Republic of Congo, Fiji, Kenya, the occupied Palestinian territories, Sri Lanka, Sudan and Zimbabwe, the World YWCA sought to influence decision-makers by highlighting the plight of women and girls and bringing their voices to the global debate.

In March 2009, World YWCA General Secretary Nyaradzayi Gumbonzvanda joined Mary Robinson, former President of Ireland and CEO of Realizing Rights, in a fact-finding mission to the eastern part of the Democratic Republic of Congo. An upsurge of violence in the region, largely attributed to army and rebel groups fighting over the area’s vast mineral wealth, has left nearly one million people displaced. Gumbonzvanda and Robinson heard reports from many women who gave testimony of the violence they have faced. In a meeting with the President of DR Congo, the two women leaders expressed concern over the welfare of women but also welcomed on-going efforts to end the conflict.

Gumbonzvanda then made a visit to the YWCA of Goma, where she heard how the association is involved in the community. Situated in eastern Congo, Goma has seen some of the most intense fighting in the DR Congo conflict, and over 200,000 people fled the town in 2008. The fighting directly impacts women in the community and the YWCA of Goma is working to address issues women and girls face.
“Everyone is afraid to talk. As long as you are in Zimbabwe, you are afraid.” These frightening words left a room full of representatives from ecumenical organisations in stunned silence during a tray lunch on Zimbabwe held at the Ecumenical Centre in Geneva, Switzerland in June 2008 to discuss advocacy and solidarity possibilities in the country.

Organised by World YWCA and the World Student Christian Federation (WSCF), panellists from the YWCA of Zimbabwe and the Girl Child Network in Zimbabwe spoke of the pain and suffering that faced Zimbabweans in the post election violence that erupted after results of the March 29, 2008 presidential election were announced.

As the women panellists explained the reality of life in rural Zimbabwe, it became clear that intimidation has become an accepted form of behaviour. “Everyone is in a position of fear. Some will not vote in the next election and yet many who will vote won’t be able to vote freely for fear of intimidation,” said the YWCA of Zimbabwe representative who volunteered as an observer in the March 2008 election.

Tray lunches were an initiative of the World YWCA and the World Student Christian Federation to continue their advocacy work for peace with justice in Zimbabwe. A range of leading Zimbabweans featured as guest speakers at the tray lunches that ensured the voices of women and young women were heard.
ECONOMIC EMPOWERMENT AND ENVIRONMENTAL STABILITY

Women’s right to access, own and control land, housing and other property are enshrined in many national constitutions and international human rights documents. Yet, women own less than one percent of the world’s land. Despite the proliferation of property and inheritance laws and rights, women and girls, particularly in the developing world, are often denied their right to land. Lack of property ownership contributes to women’s low economic and social status, leaving them and their families vulnerable to poverty.

During the fifty-third session of the United Nations Commission on the States of Women (CSW), the World YWCA highlighted how the importance of property and inheritance rights increases in the context of HIV and AIDS. The theme for the CSW session was ‘The equal sharing of responsibilities between women and men, including caregiving in the context of HIV and AIDS’. In a joint statement to the Commission, the World YWCA noted that the AIDS pandemic has changed the fabric of communities around the world and created a particular burden in the lives of many people, especially women and girls.

In many settings where the health care system is already overburdened, women have stepped in and filled the gap. This has been reinforced and legitimised by the home and community-based care policies and approaches of HIV and AIDS responses, which in essence have shifted the primary responsibility from state institutions to women’s shoulders.

A delegation, led by World YWCA President Susan Brennan, spent two weeks at CSW advocating for greater recognition of women and young women’s role in caregiving. In particular they called on member states to:

- Recognise and affirm community caregivers
- Reduce household poverty and the cost of care
- Increase quality of accessible funding for caregiving
- Properly resource health systems strengthening and the continuum of care
- Land inheritance rights

The World YWCA continues to explore ways to promote the recommendations and outcomes of the session.

1 The Global Coalition on Women and AIDS, Report Number 7 - Commission on the Statut of Women
2 Joint Statement with Groots, HelpAge International and the Huairou Commission

The World YWCA partnered with the Alliance of Youth CEOs and UNICEF to produce a climate change manual by and for young people.
During previous sessions of the Commission on the Status of Women (CSW), young YWCA delegates reported the lack of a strong youth voice. In response, the World YWCA and the World Association for Girl Guides and Girl Scouts organised a Youth Caucus the fifty-third CSW on ‘The equal sharing of responsibilities between women and men, including caregiving in the context of HIV/AIDS’. Studies show that girls are twice as likely as boys to be kept out of school to care for sick relatives or work to contribute to household income. Ensuring access to education is therefore one of the most powerful responses to combat the unequal division of responsibilities between girls and women and boys and men.

Over 100 young delegates and representatives of youth organisations attended the caucus and helped draft recommendations for member states. For the first time in many years, the youth were given an opportunity to address member states in session. The statement, read in plenary called for:

- Education and information as a tool to promote gender equality
- Prevention and protection from violence and sexual exploitation
- Media, internet and social networking as a tool to fight gender stereotypes

Young women and girls central to achieving gender equality in caregiving
GOAL 3:
To ensure YWCAs function at the highest level of organisational accountability, effectiveness and efficiency.
GOAL 3: GOOD GOVERNANCE AND ACCOUNTABILITY

BUILDING THE GLOBAL MOVEMENT

The YWCA movement is very diverse. Member associations range from small organisation of a few dedicated women working for change in their community to large national movements providing services for hundreds of women in need. The World YWCA is committed to seeing each member association, large or small, function to its best ability.

Throughout each quadrennium, World YWCA staff members make official visits to member associations to establish the health of the YWCA movement. In the reporting period, visits were made to YWCAs in Albania, Argentina, Belarus, Canada, Chile, Czech Republic, Democratic Republic of Congo, Finland, France, Georgia, Ghana, Grenada, Ireland, Liberia, Mexico, Papua New Guinea, Puerto Rico, Sri Lanka, Switzerland and USA. Developing YWCAs in Armenia, Haiti and US Virgin Islands also received visits from World YWCA staff.

In 2003 the World YWCA produced the Standards of Good Management and Accountability (SGMA)—a set of standards that represent a level of management and practice that exhibit quality, responsibility and accountability. During the reporting period, the World YWCA encouraged the movement to use and apply the Standards of Good Management. The Standards were also updated to take into account the requirements around substantial compliance as detailed in the revised World YWCA Constitution.

The SGMA are now being used by YWCAs as a tool for internal monitoring. The World Board and staff also participated in an evaluation of the World YWCA using the SGMA.
POWER TO CHANGE

In October 2008, the World YWCA announced it would begin direct grant making to eligible member associations through the Power to Change Fund as of March 2009. The first round of grant making has gone out to 20 member associations, which will receive a total of USD 247,850 in grants. Applications are received twice a year with grant requests of USD 10,000 or USD 25,000.

Over the past decade, the World YWCA has managed a Resource Sharing Programme and Women Development Fund programme to facilitate programmes in YWCAs globally. The Power to Change Fund Policy now establishes a single funding mechanism to member associations in order to ensure efficiency, effectiveness and strategic delivery of the World YWCA’s vision, purpose and goals. The Power to Change Fund combines support for programme activities with institutional capacity building to ensure YWCA programmes are sustainable.

In addition to grant making for member associations, the Power to Change Fund has contributed to the global advocacy and policy influencing actions of the World YWCA by:

- Sustaining campaign for investing in women and girls in the HIV and AIDS response.
- Placing young women’s leadership on the global agenda around SRHR, HIV and violence against women.
- Strengthening Leadership Capacity for YWCA on SRHR, HIV and violence against women.

The World YWCA has institutionalised a process to monitor and evaluate the Power to Change Fund. An annual report is presented to the World YWCA Board each year and every four years a cumulative report will be shared with the YWCA movement at World Council.

Online donation launched

In February 2009, the World YWCA introduced a secure online donation system that allows for easy contribution to support the YWCA movement in equipping women and girls with skills, knowledge and resources to create positive change in their lives and communities. Donors may choose to “Invest in the Future” or “Invest in the Present”. An investment in the future goes to the Power to Change Fund and supports the World YWCA leadership development programmes for women and girls worldwide. An investment in the present supports the priorities of the Core Programmes at the World YWCA including global advocacy and programmes that target the root causes of poverty, violence, injustice, stigma, and discrimination.

Make a donation today, visit: www.worldywca.org/donate
YWCA of Belize Barbershop Programme on HIV and AIDS education
## Financial Overview

### Balance Sheet (Swiss Francs)

<table>
<thead>
<tr>
<th></th>
<th>March 31, 2009</th>
<th>March 31, 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non Current Assets</strong></td>
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</tr>
<tr>
<td>Leasehold improvements, net</td>
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<td><strong>Current Assets</strong></td>
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<tr>
<td>Cash and cash equivalents</td>
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<td>381,013</td>
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<tr>
<td>Available-for-sale financial assets</td>
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<td>16,409,195</td>
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<tr>
<td>Accounts receivable</td>
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<td>446,823</td>
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<td>Withholding tax receivable</td>
<td>70,416</td>
<td>100,544</td>
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<td>Prepayments</td>
<td>33,858</td>
<td>35,618</td>
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<td><strong>Total current assets</strong></td>
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<tr>
<td><strong>Total assets</strong></td>
<td>16,407,361</td>
<td>17,674,965</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Non Current Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amounts held on behalf of member associations - long term portion</td>
<td>164,680</td>
<td>164,680</td>
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<tr>
<td>Donations received in advance - Long term portion</td>
<td>137,245</td>
<td>149,722</td>
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<tr>
<td>Provision for pension benefits</td>
<td>21,835</td>
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<tr>
<td><strong>Total non current liabilities</strong></td>
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<td>336,237</td>
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<tr>
<td><strong>Current Liabilities</strong></td>
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<tr>
<td>Deferred income</td>
<td>272,766</td>
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<tr>
<td>Accounts payable and accrued liabilities</td>
<td>90,318</td>
<td>59,188</td>
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<tr>
<td>Amounts held on behalf of member associations</td>
<td>251,056</td>
<td>281,213</td>
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<tr>
<td>Donations received in advance - Short term portion</td>
<td>12,477</td>
<td>12,477</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td>626,617</td>
<td>352,878</td>
</tr>
<tr>
<td><strong>Total Liabilities, Funds Balances and Reserves</strong></td>
<td>16,407,361</td>
<td>17,674,965</td>
</tr>
</tbody>
</table>

The full audited accounts are available on request.
DISTRIBUTION OF PROJECT FUNDS 2008-2009

- Latin America: 16%
- Middle East: 4%
- Eastern Europe: 15%
- Pacific: 4%
- Caribbean: 15%
- Africa: 35%
- Asia: 11%
### Statement of Support, Revenue and Expenditure and Changes in Fund Balances

<table>
<thead>
<tr>
<th>SUPPORT AND REVENUE</th>
<th>UNRESTRICTED FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Core Programme</td>
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<tr>
<td>Membership Contributions</td>
<td>819</td>
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<td>Ecumenical Support</td>
<td>701,279</td>
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<tr>
<td>Donations</td>
<td>49,537</td>
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<tr>
<td>Donations for New Headquarters</td>
<td>12,477</td>
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<tr>
<td>Legacies</td>
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</tr>
<tr>
<td>Subtotal</td>
<td>764,112</td>
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<tr>
<td>Membership Affiliation Fees</td>
<td>557,470</td>
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<tr>
<td>Other income</td>
<td>24,940</td>
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<tr>
<td><strong>Total support and revenue</strong></td>
<td><strong>1,346,522</strong></td>
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</table>

<table>
<thead>
<tr>
<th>EXPENDITURES</th>
<th>UNRESTRICTED FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personnel costs</td>
<td>(277,158)</td>
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<tr>
<td>Other administration costs</td>
<td>(415,078)</td>
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<tr>
<td>Programme expenditure</td>
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</tr>
<tr>
<td>Funds Distributed to Member Associations</td>
<td></td>
</tr>
<tr>
<td><strong>Total expenditures</strong></td>
<td><strong>(692,236)</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NET FINANCE COSTS</th>
<th>UNRESTRICTED FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest and dividend income</td>
<td>132,247</td>
</tr>
<tr>
<td>Gain on disposal of available-for-sale</td>
<td>12,223</td>
</tr>
<tr>
<td>Gain on foreign currency exchange</td>
<td>92,659</td>
</tr>
<tr>
<td>Loss on disposal of available-for-sale</td>
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<tr>
<td>Loss on foreign currency exchange</td>
<td></td>
</tr>
<tr>
<td><strong>Total net finance costs</strong></td>
<td><strong>224,906</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SURPLUS (DEFICIT) before undernoted items</th>
<th>UNRESTRICTED FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>879,192</strong></td>
<td>(1,003,619)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHANGES IN FUND BALANCES</th>
<th>UNRESTRICTED FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund balances - start of year</td>
<td>–</td>
</tr>
<tr>
<td>Adjustment for Marketable Securities Reserves</td>
<td>–</td>
</tr>
<tr>
<td>Inter-Fund transfers</td>
<td>(1,233,535)</td>
</tr>
<tr>
<td>Inter-Fund transfer (to) / from Capital Res./Endowment</td>
<td>354,343</td>
</tr>
<tr>
<td><strong>FUND BALANCES END OF YEAR</strong></td>
<td>–</td>
</tr>
</tbody>
</table>
### FOR THE YEAR ENDED MARCH 31, 2009 AND 2008 (SWISS FRANCS)

#### RESTRICTED USE FUNDS

<table>
<thead>
<tr>
<th>Leadership Permanent Funds</th>
<th>Specific Programmes</th>
<th>International Building Fund</th>
<th>J &amp; U Porter Funds</th>
</tr>
</thead>
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<tr>
<td><strong>Core</strong></td>
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<td><strong>Other</strong></td>
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<tr>
<td><strong>Reserves</strong></td>
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<tr>
<td><strong>Capital Reserves</strong></td>
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<tr>
<td><strong>Endowment Fund</strong></td>
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<tr>
<td><strong>Leadership</strong></td>
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<tr>
<td><strong>Permanent Funds</strong></td>
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<tr>
<td><strong>Specific Programmes</strong></td>
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<tr>
<td><strong>International Building Fund</strong></td>
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<tr>
<td><strong>J &amp; U Porter Funds</strong></td>
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<tr>
<td><strong>2009</strong></td>
<td><strong>2008</strong></td>
<td><strong>2009</strong></td>
<td><strong>2008</strong></td>
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<td><strong>316,108</strong></td>
<td><strong>943,590</strong></td>
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<tr>
<td><strong>1,706,821</strong></td>
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<td><strong>2,960,159</strong></td>
<td><strong>1,459,274</strong></td>
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<td><strong>362,288</strong></td>
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<td><strong>12,477</strong></td>
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<td><strong>2,397,694</strong></td>
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<td><strong>557,470</strong></td>
<td><strong>625,541</strong></td>
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<td><strong>510,465</strong></td>
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<td><strong>46,277</strong></td>
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<td><strong>3,001,441</strong></td>
<td><strong>6,712,231</strong></td>
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<td><strong>1,901,327</strong></td>
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<tr>
<td><strong>(608,767)</strong></td>
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<td><strong>(687,653)</strong></td>
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<td><strong>(553,380)</strong></td>
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<td></td>
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<tr>
<td><strong>(70,185)</strong></td>
<td><strong>(2,919,367)</strong></td>
<td><strong>(743)</strong></td>
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<tr>
<td><strong>236,520</strong></td>
<td><strong>11,258</strong></td>
<td><strong>627</strong></td>
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<tr>
<td><strong>23,325</strong></td>
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<tr>
<td><strong>495,298</strong></td>
<td><strong>28,480</strong></td>
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<tr>
<td><strong>(55,353)</strong></td>
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<td><strong>(260,155)</strong></td>
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<td></td>
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<td><strong>439,635</strong></td>
<td><strong>11,258</strong></td>
<td><strong>28,480</strong></td>
<td><strong>627</strong></td>
</tr>
<tr>
<td><strong>392,488</strong></td>
<td><strong>(1,294,482)</strong></td>
<td><strong>28,480</strong></td>
<td><strong>(116)</strong></td>
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<td><strong>10,689,266</strong></td>
<td><strong>7,702</strong></td>
<td><strong>210,134</strong></td>
<td><strong>191,360</strong></td>
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<tr>
<td><strong>(288,750)</strong></td>
<td><strong>1,521,389</strong></td>
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<tr>
<td><strong>10,793,004</strong></td>
<td><strong>234,609</strong></td>
<td><strong>231,000</strong></td>
<td><strong>191,244</strong></td>
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</tbody>
</table>

The full audited accounts are available on request.
LEADERSHIP

ORGANISATIONAL STRUCTURE

Membership

Local Associations and Branches

Member Associations

World YWCA Council

Governing Board

World YWCA Office

WORLD YWCA BOARD MEMBERS

OFFICERS:

Susan Brennan, President, Australia
Comfort Ani, Vice President, Nigeria
Anna-Kaisa Ikonen, Vice President, Finland
Ping Lee, Vice President, Taiwan
Reem Najjar, Vice President, Jordan
Jessica Notwell, Vice President, Canada
Deborah Thomas, Vice President, Trinidad and Tobago
Maureen Bell, Treasurer, Canada

WORLD BOARD MEMBERS

Arda Aghazarian, Palestine
Valeria Arriaga Mejía, Honduras
Silvanna Ayaipoma de Mattos, Peru
Carolyn Flowers, USA
Maria Morena Galvelo, Philippines
Icilda Humes, Belize
Kirsty Kelly, Great Britain
Juliate Keya Malakar, Bangladesh
Alice Mirimo Kabetsi, Democratic Republic of Congo
Constance Shumba, Zimbabwe
Sepora Tagaloa, American Samoa
Geeske Zanen, The Netherlands
Monica Zetzschke, Argentina (ex-officio until July 2008)
WORLD YWCA STAFF

GENERAL SECRETARIAT
Nyaradzayi Gumbonzvanda, General Secretary, Zimbabwe
Juliarty Soejaman-Masson, Assistant to the Deputy General Secretary, Indonesia
Ana Villanueva, Assistant to the General Secretary, Argentina

PROGRAMMES
Natalie Fisher-Spalton, Deputy General Secretary, Canada
Natallia Aleksandrovich, Programme Director for Europe, Belarus (until November 2008)
Sophie Dilmitis, HIV and AIDS Coordinator, Zimbabwe
Juli Dugdale, Programme Director Asia and Pacific, Australia (since June 2008)
Marie-Claude Julsaint, Programme Director Americas and Caribbean, Haiti
Caterina Lemp, Programme Assistant for Americas and Caribbean, Asia and Pacific, Chile
Kristin Roaldseth Moyer, Programme Director for Europe, Norway (since January 2009)
Magali Roussel, Administrative Assistant, France (until December 2008)
Paola Salwan, Programme Assistant for Europe, Africa and the Middle East, Lebanon (since January 2009)
Helene Yinda, Programme Director Africa and Middle East, Cameroon

CAMPAIGNS AND COMMUNICATIONS
Kaburo Kobia, Communications Director, Kenya
Sarah Davies, Communication Assistant, Aotearoa / New Zealand
Sylvie Jacquat, Communication Assistant, Switzerland

FINANCE AND ADMINISTRATION
Jane Bennett, Director for Finance and Administration, Ireland
Mandy Nogarede, Finance Assistant, Great Britain
Marie-Antoinette Santschi, Personnel Assistant, Switzerland
Lynn Sorrentino, Fundraising Coordinator, USA (since November 2008)
Aika-Ruwa Temu, Accountant, Tanzania
Fiona Wilkie, Systems Coordinator, Great Britain

INTERNS
Young Women’s Leadership Programme:
Leanne Baumung, YWCA of USA (Jan-Dec 2008)
Joy Yakubu, YWCA of Nigeria (Jan-Dec 2008)
Moo Moo Hsoe, YWCA of Myanmar (Jan-Dec 2009)
Andrea Núñez Argote, YWCA of Mexico (Jan-Dec 2009)

Short term interns:
Ar Ram Lee, YWCA of Korea
Margaret Nakakande, YWCA of Uganda
Noha El Shareif – Advocacy Intern, YWCA of Canada (2008)

INVESTMENT ADVISORY GROUP
Carol Baldi
Dominique de St Pierre
Murielle Joye (Chairperson)
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